

## **REMARKS**

### **I. Introductory Remarks**

This Amendment supplements the Amendment submitted with the RCE filed on August 9, 2010, and is a full and timely response to the Examiner Interview held on August 10, 2010. Claims 1-5 and 7-25 are now pending in this application. Claims 1, 13, and 25 are independent. Claims 1-3, 7, 11, and 13-25 have been amended, and claim 26 has been canceled by this Amendment. The subject matter of claim 26 has been incorporated into independent claims 1, 13, and 25.

In the interests of brevity, the previous remarks and arguments submitted in the Amendment filed on August 9, 2010 regarding non-art and art rejections are incorporated herein by reference.

No new matter is involved with any claim amendment, as support may be found throughout the originally-filed disclosure. Support for amendments to the independent claims related to further defining the recited "guaranteed transaction self-funding" aspects of the claimed invention may be found, for example, at least at paragraph [0040] of the originally-filed specification. Recitations related to former dependent claim 26 regarding identification of intermediary and processing financial institutions, now incorporated into the independent claims, find support at least at paragraph [0018] of the originally-filed specification. Other minor amendments have been made to ensure unambiguous antecedent basis for variously recited limitations.

### **II. Examiner Interview**

The Undersigned Attorney sincerely appreciates the courtesies and helpful suggestions provided by Examiner Baird and Supervisory Examiner Kyle during the personal interview conducted on August 10, 2010. The present amendments to the claims are believed to be responsive to those suggestions, and are submitted to clarify the novelty of the claimed invention over the art of record. Consideration and allowance of the amended claims are respectfully requested.

### **III. Distinctions of the Claims over the Previously-Cited Art**

#### **A. General Comments**

None of the art of record teaches or suggests a system or method that uses a domestic funds transfer system that incorporates guaranteed funding (as now clarified by the present amendments) to carry out foreign payments, and which also automatically identifies any intermediary financial or processing institutions needed to complete the foreign payment.

#### **B. Specific Deficiencies of the Applied Art with Respect to the Claims**

##### **1. Independent Claim 1**

The applied art does not disclose a computer-implemented method for processing a foreign financial transaction payment to a foreign financial transaction beneficiary located in a foreign country, wherein the method includes, *inter alia*, "receiving, in one or more computer processors at a Receiver Financial Institution, ***a single authorizing foreign financial transaction payment instruction from a Client Bank over a computer network in a format associated with a domestic settlement funds transfer system used for funding domestic credit transfer transactions that provides guaranteed transaction self-funding of the foreign financial transaction payment to the Receiver Financial Institution, said guaranteed transaction self-funding ensuring against any deficiencies in the self-funding***; analyzing, by the computer processor, the received single authorizing foreign financial transaction payment instruction, *wherein said analyzing comprises identifying any necessary intermediary and processing financial institutions required to process the foreign financial transaction payment to the foreign financial transaction beneficiary; and responsive to said analyzing, generating, in the computer processor, foreign financial transaction payment instructions for at least one financial institution located in the foreign country and transmitting the foreign financial transaction payment instructions over the computer network*, the foreign financial transaction payment instructions including data in a funds transfer messaging service format that is compatible with both the Receiver Financial Institution and the at least one financial institution, *wherein said guaranteed, self-funding of the foreign financial transaction payment comprises both the Receiver Financial Institution and the Client Bank being members of the domestic settlement funds transfer system in which said members are required to: (1) have funds for the foreign financial transaction payment available in the domestic settlement funds transfer*

*system, and (2) settle transactions daily initiated using the domestic settlement funds transfer system, wherein said any deficiencies in said self-funding of the foreign financial transaction payment are prevented by domestic settlement funds transfer system insurance procedures of a central banking authority that controls the domestic settlement funds transfer system,"* as recited in independent claim 1, as amended (*emphasis added*).

## **2. Independent Claim 13**

The applied art does not disclose a system for processing a foreign financial transaction payment to a financial transaction beneficiary located in a foreign country, wherein the system includes, *inter alia*, "a computer network interface at a Receiver Financial Institution *configured to receive a single authorizing foreign payment instruction from a Client Bank in a format associated with a domestic settlement funds transfer system used for funding domestic credit transfer transactions and that provides guaranteed transaction self-funding of the foreign financial transaction payment to the Receiver Financial Institution, said guaranteed transaction self-funding ensuring against any deficiencies in the self-funding*; and at least one processor including software for analyzing the received single authorizing foreign payment instruction, *wherein said analyzing comprises identifying any necessary intermediary and processing financial institutions required to process the foreign financial transaction payment to the foreign financial transaction beneficiary and, in response to said analyzing, generating foreign financial transaction payment instructions for at least one financial institution located in a foreign country*, the foreign financial transaction payment instructions including data in a domestic funds transfer messaging service format that is compatible with both the Receiver Financial Institution and the at least one financial institution, *wherein said self-funding of the foreign transaction comprises both the Receiver Financial Institution and the Client Bank being members of the domestic settlement funds transfer system in which said members are required to: (1) have funds for the foreign financial transaction payment available in the domestic settlement funds transfer system, and (2) settle transactions daily that are initiated using the domestic settlement funds transfer system, and wherein said any deficiencies in said self-funding of the foreign financial transaction payment funding amounts are prevented by domestic settlement funds transfer system insurance procedures of a central banking authority that controls the domestic settlement funds transfer system,"* as recited in independent claim 13, as amended (*emphasis added*).

### 3. Independent Claim 25

The applied art does not disclose a computer-implemented method for processing a foreign payment to a financial transaction beneficiary located in a foreign country, wherein the method includes, *inter alia*, and in the order indicated, "(a) receiving, in a computer system at a Receiver Financial Institution, a *single authorizing foreign funds transfer instruction from a Client Bank in a format associated with a domestic settlement funds transfer system used for funding domestic credit transfer transactions and that provides guaranteed transaction self-funding of the foreign payment to the Receiver Financial Institution, said guaranteed transaction self-funding ensuring against any deficiencies in the self-funding*; (b) ensuring compliance of the single authorizing foreign funds transfer instruction with one or more government requirements; (c) if the single authorizing foreign funds transfer instruction is compliant with the one or more government requirements, ensuring, via the computer system, that any required data fields in the single authorizing foreign funds transfer instruction meets all data requirements of the domestic settlement funds transfer system, otherwise, ending processing of the funds transfer instruction; (d) if the single authorizing foreign funds transfer instruction meets said data requirements, crediting an account of the client bank established for foreign payments with an amount associated with the single authorizing foreign funds transfer instruction, otherwise, ending processing of the single authorizing foreign funds transfer instruction and generating an error message in response thereto; (e) *after steps (c) and (d) have been carried out and, responsive to the single authorizing foreign funds transfer instructions meeting said data requirements, generating, in the computer system, foreign financial transaction payment instructions for at least one financial institution located in a foreign country, said generating comprising identifying any necessary intermediary and processing financial institutions required to process the foreign financial transaction payment instructions; and (f) transmitting the foreign financial payment instructions over a computer network, the foreign financial payment instructions including data in a domestic funds transfer messaging service format that is compatible with both the Receiver Financial Institution and the at least one financial institution, wherein said domestic settlement funds transfer system requires that both the Receiver Financial Institution and the Client Bank are members of the domestic settlement funds transfer system in which said members are required to: (1) have funds for the foreign payment available in the domestic settlement funds transfer system, and (2) settle foreign*

*transactions daily that are initiated using the system, and wherein said any deficiencies in foreign funding amounts are prevented by domestic settlement funds transfer system insurance procedures of a central banking authority that controls the domestic settlement funds transfer system," as recited in independent claim 25, as amended (emphasis added).*

Accordingly, since the applied art does not teach or suggest all the claimed limitations, particularly the ***bold and italicized*** limitations identified above, reconsideration and allowance of independent claims 1, 13, and 25 are respectfully requested.

In addition, dependent claims 2-5, 7-12, and 14-24 variously and ultimately depend from these patentable independent claims, and are submitted as being allowable at least on that basis, without further recourse to the patentable features recited therein.

#### **IV. Conclusion**

All rejections having been addressed, Applicant submits that each of pending claims 1-5 and 7-25 in the present application is in immediate condition for allowance. An early indication of the same would be appreciated.

Although no fees are believed to be due with this Amendment, for any fees that may be due during the pendency of this application, please charge Deposit Account Number 03-3975 under Order No. 201818-0307164 from which the Undersigned Attorney is authorized to draw. The Commissioner for Patents is also authorized to credit any over payments to the above-referenced Deposit Account.

**Date: August 20, 2010**

Respectfully submitted,

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